

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-15842-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yoysett I. Baker-Gonzalez
127 Halsted Road
Elizabeth, NJ 07208

Joel Gonzalez
127 Halsted Road
Elizabeth, NJ 07208

Social Security No.:
xxx-xx-9024

xxx-xx-3678

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/15/21
Time: 08:30 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 26, 2021
JAN: rh

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Yoysett I. Baker-Gonzalez
Joel Gonzalez
Debtors

Case No. 21-15842-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 26, 2021

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114
519265526	+ AHS Hospital c/o, Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
519265528	+ At& T Mobility c/o, ERC, Po Box 23870, Jacksonville, FL 32241-3870
519265529	+ At&T Wireless c/o, Diversifield Consultants, Inc, Po Box 551268, Jacksonville, FL 32255-1268
519265530	+ Atlantic Health System, Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611
519265531	+ Atlantic Medical Group, Po Box 419101, Boston, MA 02241-9101
519265532	+ Barclay, Card Service, Po Box 13337, Philadelphia, PA 19101-3337
519265533	Blue Trust Loans, LCO PO Box 1754, Hayward, WI 58443
519265540	+ Cheapoair/SYNCB, Po Box 960012, Orlando, FL 32896-0012
519265542	+ Codella Family Practice, 1000 Galloping Hill Road, Suite 103, Union, NJ 07083-7989
519269345	+ Department Stores National Bank, c/o Radius Global Solutions, PO BOX 390905, Minneapolis, MN 55439-0905
519269346	+ Genesis FS Card Services, Po Box 84059, Columbus, GA 31908-4059
519269347	+ Lendumo, PO BOX 542, Lac Du Flambeau, WI 54538-0542
519265559	+ Mid Atlantic Neonatology, Po Box 10356, Newark, NJ 07193-0356
519265560	+ NES Georgia Inc, Po Box 277329, Atlanta, GA 30384-7329
519269349	NetCredit, Po Box 206766, Dallas, TX 75320-6766
519265561	+ North Cash, North Star Finance, LLC, Po Box 498, Hays, MT 59527-0498
519269351	+ Optimum c/o, CBHV, Po Box 831, Newburgh, NY 12551-0831
519269350	+ Optimum c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519269352	+ Overlook Hospital c/o Certified, Credit & Collection, Po Box 1750, Whitehouse Station, NJ 08889-1750
519265563	+ Quicken Loan Inc, Po Box 6577, Carol Stream, IL 60197-6577
519265565	+ Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
519265568	+ Synchrony Bank /Lowe's c/o, Genpack Services, LLC, Po Box 1969, Southgate, MI 48195-0969
519265569	+ Synchrony Bank/PC Richard c/o, Client Services, 3451 Harry S.Truman Blvd, Saint Charles, MO 63301-9816
519265570	+ Synchrony Bank/PC Richards, Po Box 960061, Orlando, FL 32896-0061
519269354	+ TD c/o MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519265571	+ Target c/o, Alliance One, 4850 Street Rd Ste300, Feasterville Trevose, PA 19053-6643
519269355	+ The Bank of Missouri/ Galaxy Inter, Purchasing / Fortiva Mastercard c/o, CKS Financial, Po Box 2856, Chesapeake, VA 23327-2856
519265572	+ The New York and Presbyterian Hospital, 100 Quentin Roosevelt Blvd. ste 205, Garden City, NY 11530-4843
519265573	+ The Trustees of Columbia University, Columbia Universityc/o Jeffrey G. Lerman, The Benchmark Bld, 170 Old Country Rd ste, Mineola, NY 11501-4322
519265575	+ Trinitas Reg Medical Ctr, 225 Williamson Street, Elizabeth, NJ 07202-3625
519269356	+ Verizon c/o, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 26 2021 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 26 2021 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

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			Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:02	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519265553	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 26 2021 20:26:00	Honda Financial, Po Box 7829, Philadelphia, PA 19101
519269344	+ Email/Text: g20956@att.com	Jul 26 2021 20:26:00	AT&T, PO BOX 537113, Atlanta, GA 30353-7113
519265527	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:09	Allied Interstate, Synchrony Bank, PC Richard Son, Po Box 960061, Orlando, FL 32896-0061
519265535	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 26 2021 20:42:17	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265534	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 26 2021 20:42:17	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265543	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 20:26:00	Comenity-Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265544	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 20:26:00	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120
519265547	+ Email/PDF: creditonebknofications@resurgent.com	Jul 26 2021 20:42:10	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265549	+ Email/Text: mrdiscen@discover.com	Jul 26 2021 20:26:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
519265550	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 26 2021 20:26:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
519265551	+ Email/Text: accountservices@greenlineloans.com	Jul 26 2021 20:26:00	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265555	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 26 2021 20:26:00	Kohl, Po Box 3084, Milwaukee, WI 53201-3084
519268167	Email/PDF: resurgentbknofications@resurgent.com	Jul 26 2021 20:42:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519265556	+ Email/Text: bankruptcy@ldf-holdings.com	Jul 26 2021 20:26:00	Lendgreen, NIIWIN, LLC dba Lendgreen, Po Box 221, Lac Du Flambeau, WI 54538-0221
519269348	Email/Text: ml-ebn@missionlane.com	Jul 26 2021 20:26:00	Mission Lane, Po Box 4517, Carol Stream, IL 60197
519265557	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 26 2021 20:42:03	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519265562	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:09	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
519269295	Email/Text: bnc-quantum@quantum3group.com	Jul 26 2021 20:26:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519265564	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:09	R Us Credit Cards /SYNCB, Po Box 530938, Atlanta, GA 30353-0938
519269353	+ Email/Text: convergent@ebn.phinsolutions.com	Jul 26 2021 20:26:00	Sprint c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519265566	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:09	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519267076	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519265574	+ Email/Text: tidewaterlegalebn@twcs.com	Jul 26 2021 20:26:00	Tidewater Finance Co, Po Box 17308, Baltimore, MD 21297-1308
519265576	+ Email/PDF: gecsed@recoverycorp.com		

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Jul 26 2021 20:42:09

Walmart/Synchrony Bank, Po Box 530927,
Atlanta, GA 30353-0927

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519265539	*+	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265536	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265537	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265538	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265545	*+	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120
519265546	*+	Comenity/Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265548	*+	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265552	*+	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265558	*+	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519265567	*+	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519265577	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265578	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265541	##+	Chrebet Associates, LLC, 935 Route 34 Suite 2A, Matawan, NJ 07747-3282
519265554	##+	JM Arruntegui MD FACOG, 717 Westfield Avenue, Elizabeth, NJ 07208-1327

TOTAL: 0 Undeliverable, 12 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Bruce W. Radowitz	on behalf of Joint Debtor Joel Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Bruce W. Radowitz	on behalf of Debtor Yoysett I. Baker-Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5